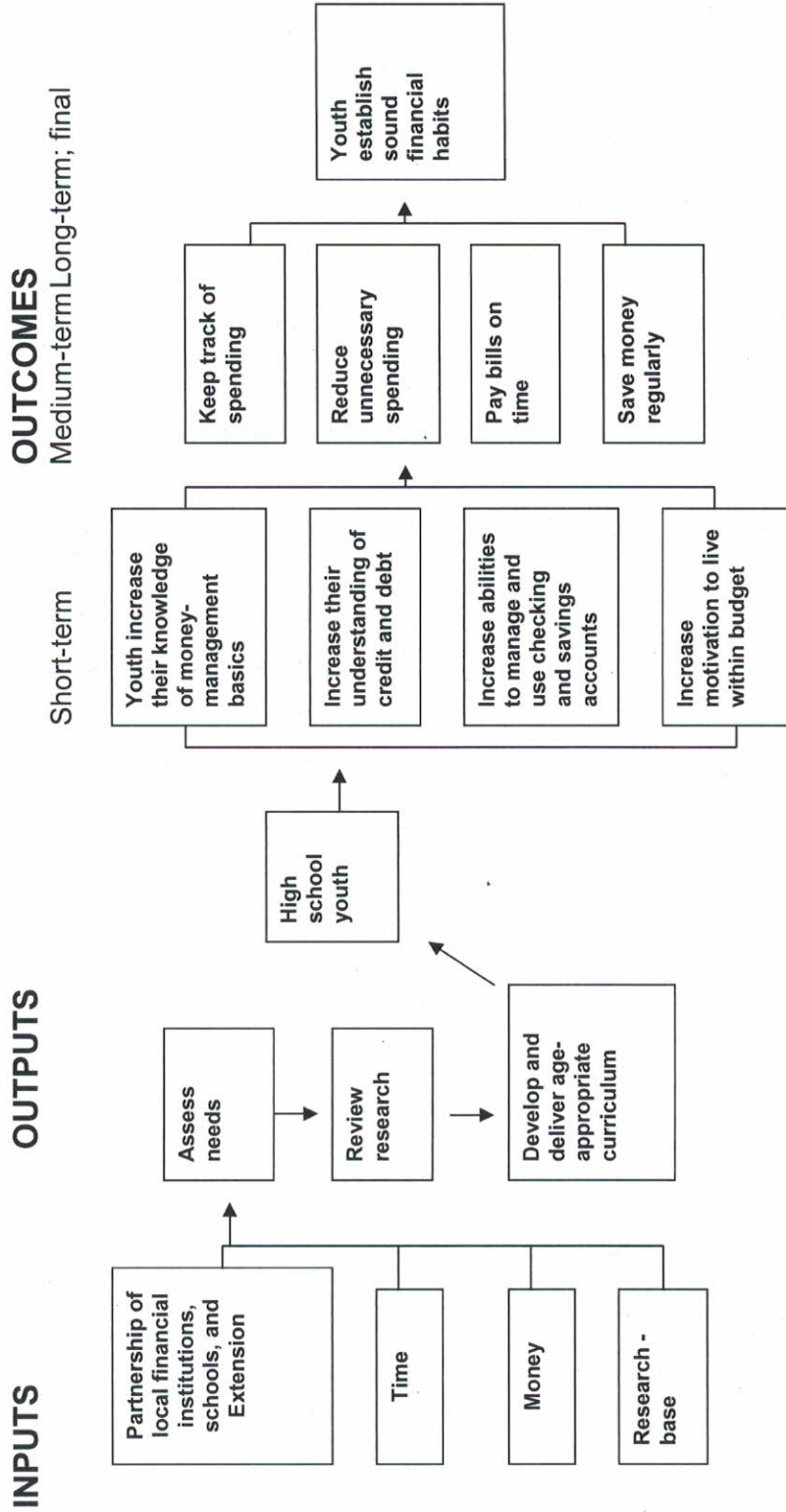


# YOUTH FINANCIAL LITERACY

**Situation:**  
 High school youth lack basic skills in management of their personal finances. Many are unable to balance a checkbook and most have little knowledge of basic principles of earning, spending, saving and investing. Many young people fail in managing their first consumer credit experience and establish bad financial management habits that follow them through life.



# ELDER NUTRITION

**Situation:**

Older adults who make healthier choices live longer and better lives. Diet and exercise play the most important roles in determining the quality and length of life for the elderly. Older adults, especially the very old, consume inadequate amounts of key nutrients. Low-income adults tend to have poorer diets than their higher income peers.

